REMARKS

The Office rejects claims 1-48 in the subject application. Claims 1-48 (6 independent claims; 48 total claims) remain pending in the application. Reconsideration of this application is respectfully requested.

The Office rejects claims 1-48 under 35 U.S.C. § 103(a) as being unpatentable over Lewis (U.S. Patent No. 6,513,019, issued January 28, 2003) in view of Jones (U.S. Patent No. 6,021,397, issued February 1, 2000). Applicants respectfully traverse the rejection.

Lewis is limited to a data processing system for an integrated and real-time data and information consolidation and distribution solution for financial institutions. The data received from various systems and data sources is specifically defined as "relating to financial transactions, financial instruments, customers, counterparties, employees, organizational units, and financial institutions".[1] The Lewis system receives inquiries from customers, financial institution representatives, and financial transaction counterparties, and provides real time access to information in connection with these inquiries.[2]

It is important to distinguish a financial advice service from mere financial information, data, transactions, or products in connection with a financial service. The Lewis system uses financial information for consolidation and integration of data for data entry, assessment, and report generation.[3] The Lewis system has three categories of messages or data: financial transactions, market data updates, and customer/counterparty data updates.[4] For example, the Lewis system receives a stock option, processes the stock option as a transaction, and provides updates on a user's portfolio based on this transaction.[5]

The Lewis system fails to use a financial advice service, either in the form of a module of an application program corresponding to a financial advice service or a financial advice service in communication with an advice utility server to create financial advice applications. Accordingly, the Lewis system fails to teach, advise, or suggest "each module of said application program corresponds to a financial advice service" as recited in independent claims 1, 21, and 31. The Lewis system also fails to teach, advise, or suggest "at least one financial advice service in communication with said advice utility server" as recited in independent claim 11. The Lewis

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[1] Lewis, column 4, lines 57-59.
[2] Lewis, See, claim 1.
[3] Lewis, Abstract.
[4] Lewis, column 8, lines 55-58.
[5] Lewis, column 12, lines 17-64, Figures 8-10.

system also fails to teach, advise, or suggest "transmitting at least one request to said advice utility server for at least one financial advice service" as recited in claim 40. The Lewis system also fails to teach, advise, or suggest "receiving user-supplied data and a request for at least one financial advice service" as recited in independent claim 46.

Moreover, as conceded by the Office, the Lewis system fails to teach, advise, or suggest "a roadmap service configured to use financial advice services data to provide financial planning and advice", or "financial advice services data related to a current financial position and at least one lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care." Jones fails to makeup for the above shortcomings of Lewis. In addition, Jones fails to disclose the additional features as alleged by the Office. The Office alleges that Jones' discussion of forward-looking investment scenarios discloses "at least one lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care" as recited in claims 1, 11, 21, 31, 40, and 46.

Applicants assert that Jones discloses a client-server transaction based financial advisory system 100 having a financial staging server 120, a broadcast server 115, a content server 117, and AdviceServer 110, and a client 105.[6] More specifically, Jones[7] discloses that the system may advise a user on actions that may be taken (e.g., save more money, retire later, take on additional investment risk). Jones also discloses an initial diagnosis of the user's current holdings to forecast a retirement income and the current portfolio's projected growth. This initial diagnosis is based upon the user's risk preference, savings rate, and desired risk-return tradeoffs, and can result in a rebalance of the portfolio, an increase in savings, a later retirement, or an adjustment to the investment risk.

As discussed above with respect to Lewis, it is important in also analyzing the Jones reference to distinguish a financial service from mere financial data or the use of financial data. Although the Jones reference mentions that system 100 is for advising a user regarding portfolio allocations based on available financial products, system 100 is limited to "advising" with respect to financial product selection. It is important to recognize that "advising" in the Jones reference is clearly limited to the context of financial product selection and not creating financial

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[6] Jones, column 4, line 62 to column 5, line 48.

advice applications.[8] Thus, system 100 in Jones focuses on retaining and analyzing data in order to recommend a financial product, but fails to create financial advice applications. Accordingly, Lewis in view of Jones fails to teach, advise, or suggest "financial advice services data related to a current financial position and at least one lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care, and a roadmap service configured to use the financial advice services data to provide financial planning and advice…and creating a financial advice application" as similarly recited in independent claims 1, 11, 21, 31, 40 and 46.

Applicants assert that dependent claims 2-10, 12-20, 22-30, 32-39, 41-45, 47, and 48 variously depend from independent claims 1, 11, 21, 31, 40, and 46, and are differentiated from the cited references for at least the same reasons as set forth above for differentiating independent claims 1, 11, 21, 31, 40, and 46 from the cited references, as well as in view of their own respective features.

Thus, Applicants respectfully submit that the present application is in condition for allowance. Reconsideration of the application is thus requested. Applicants invite the Office to telephone the undersigned regarding any questions whatsoever about this Reply or the present application in general.

Respectfully submitted,

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[7] Jones, column 4, lines 24-33.
[8] Jones, Field of Invention, column 4, lines 7-33, column 5, line 52 to column 6, line 12.

AXP Matter No. IP199900773
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